



UNITED STATES LIABILITY INSURANCE GROUP
A BERKSHIRE HATHAWAY COMPANY



Growing with Health and Wellness Business

Devynne Bruder, Allied Health Product Leader and Professional Lines Underwriter

Jason Blade, Team Leader Personal Lines

Katie Taraborrelli, Instant Quote Marketing Team Leader

Webinar Logistics

- ▶ To attend the audio portion and listen to the presentation:
Please select "I will call in" from the drop down menu
- ▶ Call the toll free number from your phone and enter the access and attendee codes when prompted
- ▶ Due to number of attendees your phone is automatically placed on mute
- ▶ For additional I.T. support, please contact: support@usli.com
- ▶ **We welcome your questions and feedback!**

COMMITTED
TO
MAKING
A DIFFERENCE

Agenda

- ▶ The Opportunity
- ▶ Industry Segments
- ▶ Coverage Features & Advantages
- ▶ Claims Examples
- ▶ Instant Quote Demonstration
- ▶ Questions



What is The Opportunity?

- ▶ In 2022, the estimated revenue for the gym, health and fitness club industry in the United States is estimated to be **over \$36 billion** with expected growth of 3.7% (IBISWorld)
- ▶ Boutique fitness industry is one of the fastest growing segments expected to be up 16.97% from 2022-2025 (RunRepeat)
- ▶ There are more than 50,000 sports associations with over 45,000,000 people involved in organized sports
- ▶ Over 60 percent of those participating are youth involved in non-school sponsored athletic programs, with roughly 65 percent of the participants under the age of 14



Fitness/Sports Industry Segments

- ▶ Fitness
 - Traditional Gym & Fitness Centers
 - Boutique Fitness/Class Based Studios
 - Personal Trainers & Fitness Instructors
- ▶ Sports Leagues, Camps/Clinics and Teams
- ▶ Wellness
- ▶ Special Events

Fitness

- ▶ Overall Appetite
 - Risks with up to 50 employees per location
 - Risks with up to \$5,000,000 in sales per location
 - Risks with up to 3,000,000 in property limits (Building, BPP, BIEE)
- ▶ Ability to consider
 - Traditional Gym/Fitness Center
 - Boutique Fitness/Class Based Studios
 - Think yoga instruction, spin classes, boot camp, Zumba, HIIT training, etc...



Fitness (cont.)

- Personal Trainers & Fitness Instructors
 - Personal Trainers contracted with membership gyms, Personal Trainers providing services in clients' homes, Virtual Personal Trainers, Yoga Instructors, Spin Instructors, Zumba Instructors, etc...
 - Ability to consider those involved with providing nutritional guidance and health coaching services



Sports Leagues/Camps/Clinics/Teams

▶ Appetite:

- Can consider nonprofit AND for-profit organizations
- Adult and youth organizations

▶ Ability to consider:

- Eligible Sports: Soccer, Baseball, Softball, Basketball, Volleyball, Golf, Flag Football, Lacrosse (through 18), Swimming, Tennis, Track and Field, Paddle Sports, along with others



Wellness

- ▶ Appetite:
 - Risks with up to 50 employees per location
 - Risks with up to \$500k in property limits (BPP, BIEE)
- ▶ Ability to consider:
 - Day Spas (non-medical), Physical or Occupational therapists, Health Education, Wellness Counseling, Meditation Therapy, Dietician/Nutritionist Coach, Food Supplements/Vitamins



Special Events

- ▶ Appetite
 - Competitions
 - Fundraisers
 - Health Fairs
 - Running/walking/biking/sporting events
- ▶ Ability to consider:
 - Events with up to 20,000 attendees per day
 - Can provide GL and Liquor Liability coverage for most risks



Coverage Features & Advantages



- ▶ Abuse & Molestation up to \$1M/\$3M
- ▶ Assault & Battery Coverage
- ▶ Blanket Additional Insured – no additional charge
- ▶ Crime
- ▶ Fund Raising/Special Events Coverage
- ▶ Hired and Non-Owned Auto
- ▶ Optional Medical/Accident (youth only organizations)
- ▶ Participant Coverage
- ▶ Primary & Non-Contributory Wording
- ▶ Products & Completed Operations
- ▶ Waiver of Subrogation

3 Ways to Get a Quote

▶ E-mail Submissions

- Personal Lines- plquoteconnect@arlingtonroe.com
- Commercial Lines- clquoteconnect@arlingtonroe.com
- Professional Lines- pfquoteconnect@arlingtonroe.com

▶ Online Quoting

- www.arlingtonroe.com

▶ USLI Phone Quoting

- **888-845-6104**

MULTIPLE QUOTING
METHODS



What Is Instant Phone Quote?

- ▶ The quickest way to get a quote available!
- ▶ When you dial **888-845-6104** you will be connected to one our 60+ underwriters who are ready to assist you
- ▶ We will then ask the key rating questions to generate a premium
- ▶ The underwriter will email that quote directly to you along with a pre-filled application ready for the applicant to verify and sign
- ▶ If we cannot quote a risk over the phone, we will refer you back to Arlington Roe

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- Apartments
- Artisan/Trade Contractors
- Beauty Salons and Barber Shops
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Trucks
- Contractor's Equipment
- Convenience/Deli/Grocery/Liquor Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Liability
- Main Street Mercantile
- The Office
- Residential Condominium Unit Owners
- Restaurants
- Specialty Educators, Trainers and Instructors (dance, music and tutoring)
- Truckers General Liability
- Vacant Building/Land

Please note liquor liability is not available in all states

Professional/Nonprofit Products

- Arts and Cultural Organizations
- Business/Trade Associations
- Charitable Organizations
- Community Associations
- Cyber Liability
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Miscellaneous Errors and Omissions
- Nonprofit Directors and Officers Liability
- Property Managers Professional Liability
- Real Estate Errors and Omissions
- Sports Organizations
- Technology Professionals

Personal Lines Products

- Comprehensive Personal Liability
- Dwelling Package
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- HO4-Renters
- HO6-Condo Unit Owners
- Home Based Business
- Personal Umbrella
- Vacant Dwelling

**Main Office
800-878-9891**



No Acord Applications Needed to Quote!

Special Events

- Festivals and Concerts
- Fundraisers and Sporting Events
- Golf Outings and Hole-in-One Contests
- Trade Shows and Conventions
- Weddings and Parties

15% Commission on Instant Quote New Business!



**Our underwriters are available Monday-Friday:
6 a.m. to 7p.m. CT and Saturday: 8 a.m. to 12 p.m. CT**

**Quote Online 24/7 at
www.arlingtonroe.com**

*For binding, endorsements and policy issuance questions,
please contact us at our main office.*

Online Underwriting Resolution Through Web Chat



- ▶ When you are quoting online, you can web chat with one of our Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ Our underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials

*Instant Quote can reduce
transaction time from days
to minutes!*

Questions?

▶ Contact information:

- **Instant Phone Quote** – 888-845-6104
- **Main Office** – 800-878-9891

Experience the ease of doing business